

EXHIBIT 43

United States Virgin Islands



ECONOMIC DEVELOPMENT COMMISSION ANNUAL REPORT

Fiscal/Calendar Year Ending

December 31, 2005



Company Name:	Financial Trust Company, Inc.	
Gross Sales (Ineligible Sales) & Eligible for Tax Benefits ...	(\$ -)	\$ 26749299 ✓
Other Income (Ineligible) & Eligible for Tax Benefits	(\$ -)	\$ 51064302
Gross Wages Paid in the V.I. (Include vacation & sick pay, bonuses, overtime, etc.)	\$	750035 ✓
Average No. of Employees; Full Time & (Part Time/Other)...	11	
Average No. of Residents; Full Time & (Part Time/Other)...	11	
Average No. of Non-Residents; Full Time & (Part Time/Other)...		
Other Employee Costs (Unemployment & health insurance, pension, allowance, etc.)	\$	216796
Employee Income Taxes Paid and Withheld	\$	212272

TAXES AND DUTIES (Provide dollar amount paid, and value of exemption/refund for each tax)

Gross Receipts:	Amount Paid	\$	-
	Dollar Value of Exemption	\$	1069972
Real Property Tax:	Amount Paid	\$	-
	Dollar Value of Exemption	\$	-
Excise Taxes:	Total Paid	\$	-
	Dollar Value of Exemption/Refund	\$	-
Income Taxes:	Total Paid	\$	1488733
	Dollar Value of Exemption/Refund	\$	15036447
Customs Duties:	Total Paid	\$	-
	Dollar Value of Exemption/Refund	\$	-
Other:	Hotel room taxes paid	\$	-
	Other Taxes, Fee Paid to V.I. Government	\$	43927
TOTAL TAXES PAID:		\$	1532660
TOTAL VALUE OF EXEMPTIONS AND OR REFUNDS:		\$	16106419

EXPENDITURES FOR GOODS, SERVICES, PLANT & EQUIPMENT

	Eligible Supplier	V.I. Suppliers	Non-Local	Totals
Goods and Services:				
Raw materials, components			\$	-
Food, beverage			\$	-
Freight Charges			\$	-
Insurance		19485	7284	\$ 26769 ✓
Legal/ Accounting	13329	6868	17216	\$ 37411 ✓
Advertising / Promotion		2476		\$ 2476 ✓
Utilities (tel., water, elect. etc.)	68	38846	3355	\$ 42269 ✓
Interest & Other Bank Chg.		79	307	\$ 386 ✓
Supplies	8295	15279	2555	\$ 26129 ✓
Repairs/Maintenance	2251	892	3923	\$ 7066 ✓
Other (List Separately)	13500 -14000	351631	24950	\$ 367081 -360580
Subtotal, Goods and Svcs:	36443 37943	435554	59590	\$ 535087 533087 ✓
Capital Expenditures:				
Building & Improvements			\$	-
Leasehold Improvements			\$	-
Machinery / Equipment			\$	0
Furniture / Fixtures		1781	744	\$ 2524
Vehicles			\$	-
Other (List Separately)			\$	-
Subtotal, Capital Expend:	-	1781	744	\$ 2524
GRAND TOTALS	37943	437335	60334	\$ 535611

CUMULATIVE CAPITAL EXPENDITURES UNDER EDC CERTIFICATE

609113

Name/Signature of Preparer:

(Signature)

Date:

10/12/06

Jeanne Brennan

(Print Name)

Telephone Number:

340-775-2525



Fiscal/Calendar Year Ending

December 31, 2008Company Name: Financial Trust Company, Inc.

EXPENDITURES FOR GOODS, SERVICES, PLANT & EQUIPMENT -Other

	Eligible Supplier	V.I. Suppliers	Non-Local	Totals
Goods and Services:				
Dues			19553	\$ 19553 ✓
Postage and delivery		5122		\$ 5122 ✓
Travel and transportation		7044	402	\$ 7446 ✓
Stock market services			4995	\$ 4995 ✓
Charitable contributions				
Company		5535		\$ 5535
Foundation		250764		\$ 250764
Co-op marketing fee/compliance fees	12500 14000			\$ 12500 14000 ✓
Rent		83168		\$ 83168 ✓
Subtotal, Goods and Svcs:	<u>12500 14000</u>	<u>351631</u>	<u>24950</u>	<u>\$ 389081 390580</u>

#14,000 < #12,500 CO-OP MKT. WITH EDC.
#1,500 EDC COMPLIANCE FEES.

Questions Dream

[illegible]